

09803030.07204
T0220"00203060

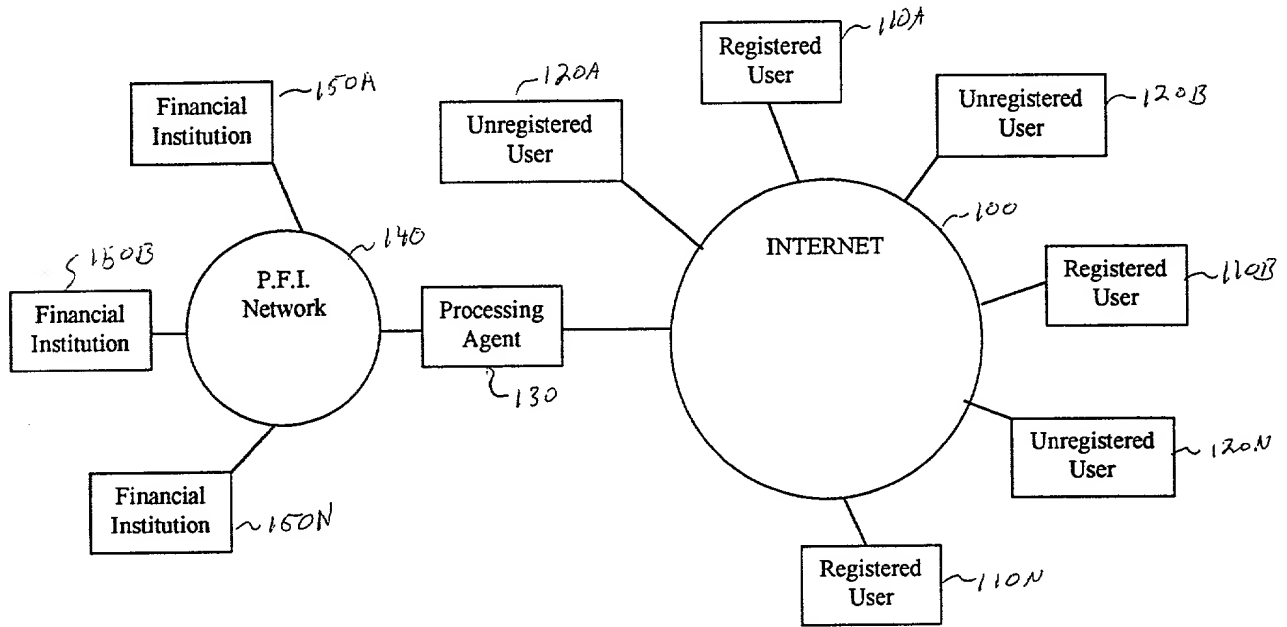


Figure 1

FIG. 2

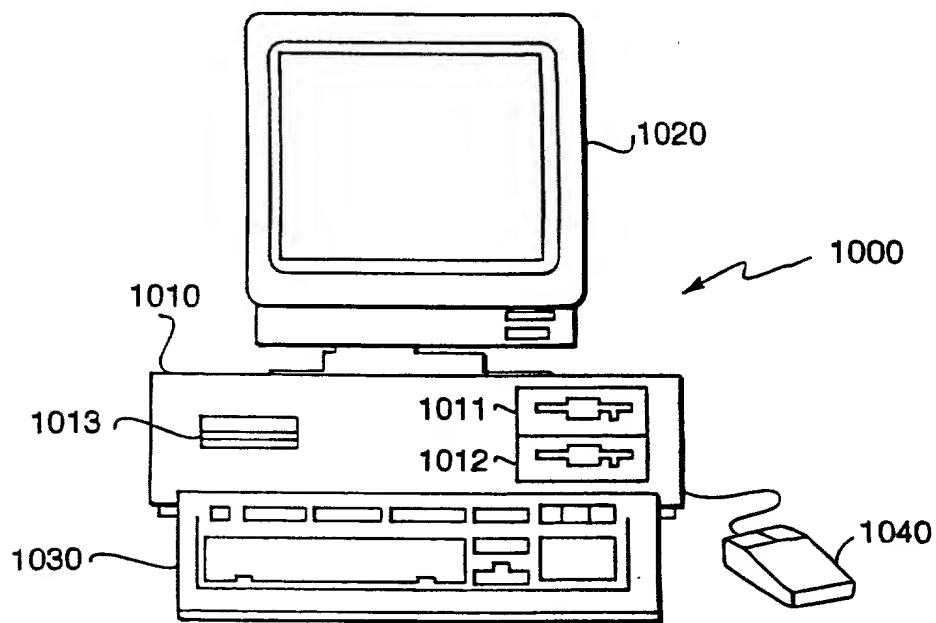


Figure 2

FIG. 3

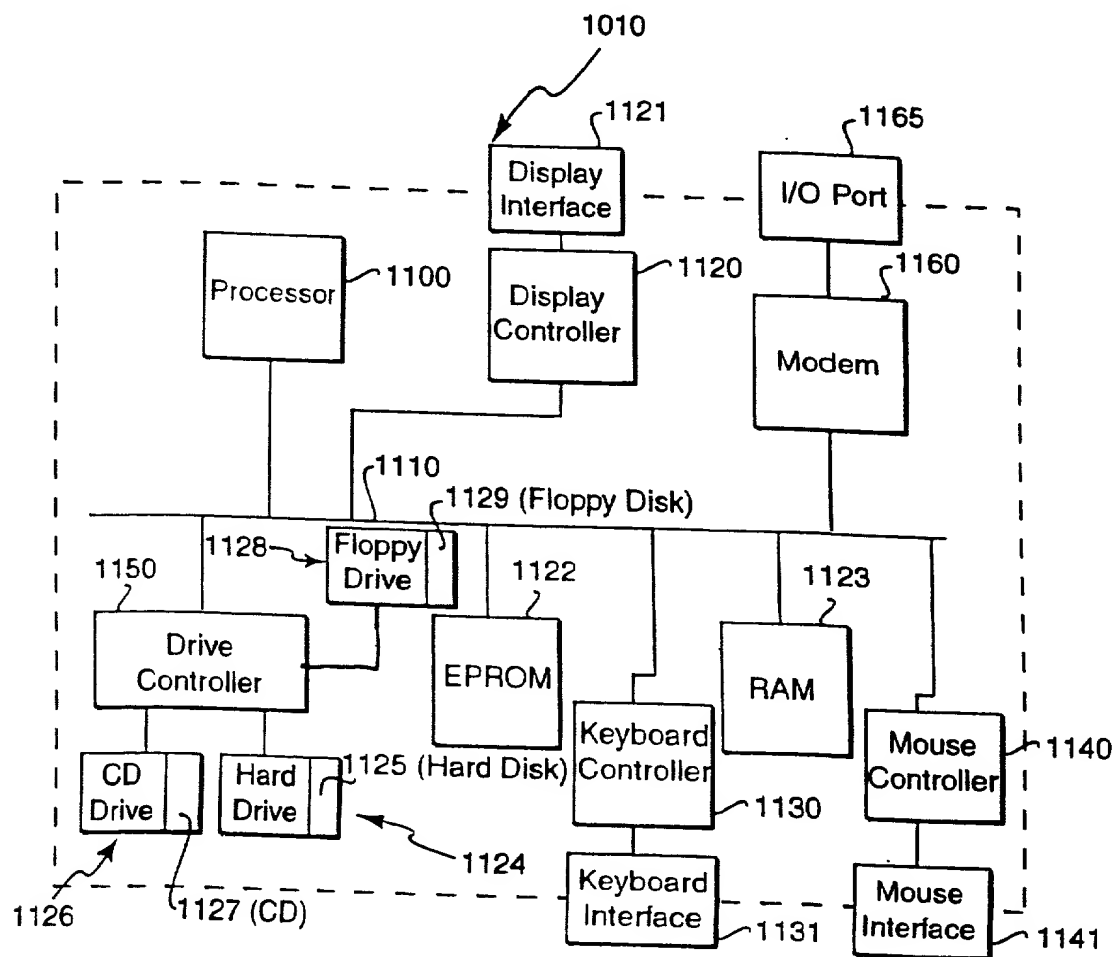


Figure 3

104249 20020350

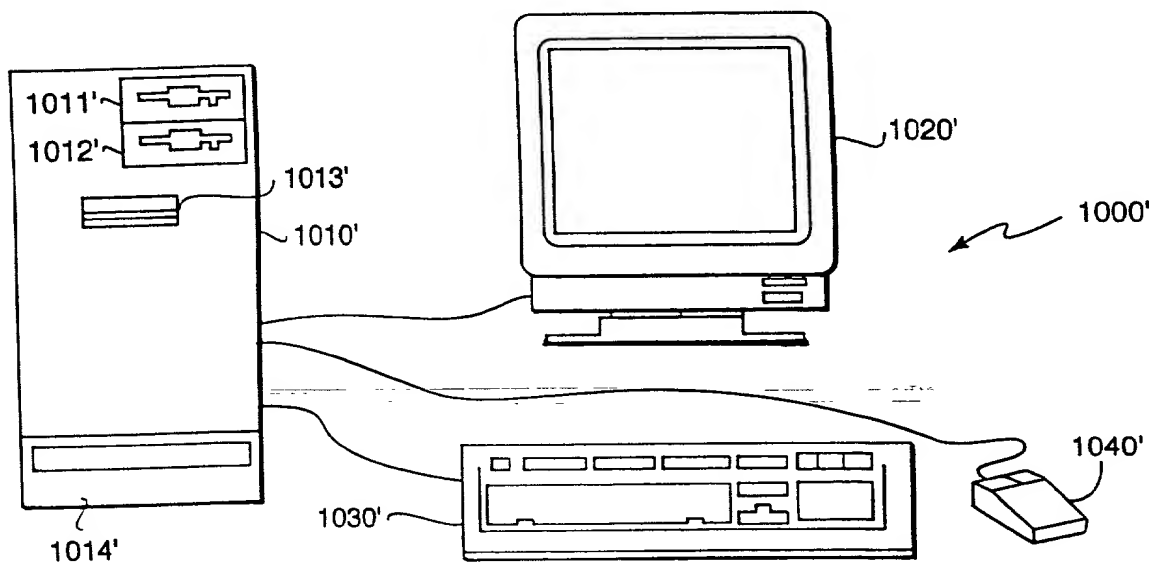


Figure 4

Figure 5

PAYMENT PAGE

Please enter the amount of the payment:

\$

Please a payee from the following list:

Cable Company
Acme Internet Traders
Bolt Electric Company

Submit your request:

Figure 6

TOTAL 0000000000

700

7027

7037

7047

7057

7017

REGISTERED USER		STATUS	REGISTRATION DATE	NUMBER OF PAYMENTS	NUMBER NOT HONORED
NAME	UNIQUE IDENTIFIER				
John Smith	4529-se-44	C	12/01/01	7	0
Jane Doe	859-ru-485	O	05/18/00	45	0
Fred Phelps	35-5-x-665	O	05/15/01	19	3
Rhonda Vu	BRZ-5498	C	07/01/00	0	0
Bob Doe	4g465df-4	O	03/25/99	212	4
Denise Jones	37-465DE	O	09/09/00	31	0
Bill Dee	64768	C	06/19/00	2	1
Acme Grocery	46554-hy	O	04/26/00	486	0
Dianne Spry	65-p15-46	C	07/19/00	24	0

Figure 7

TABLE "C" 800

800

PAYEE	PREFERRED STATUS	FIRST PAYMENT DATE	NUMBER OF PAYMENTS	NUMBER NOT HONORED
Cable Company	Y	12/01/01	1593	17
Josh Reading		05/18/00	1	1
Mid Atlantic Tire		05/15/01	259	0
Acme Internet Traders	Y	07/01/00	17859	106
Suzy Myers		03/25/99	1	0
Corner Shoe Repair		09/09/00	31	0
Peggy Wilson		06/19/00	2	1
Bolt Electric Company	Y	04/26/00	486	0
XX Department Store		07/19/00	924	74

Figure 8

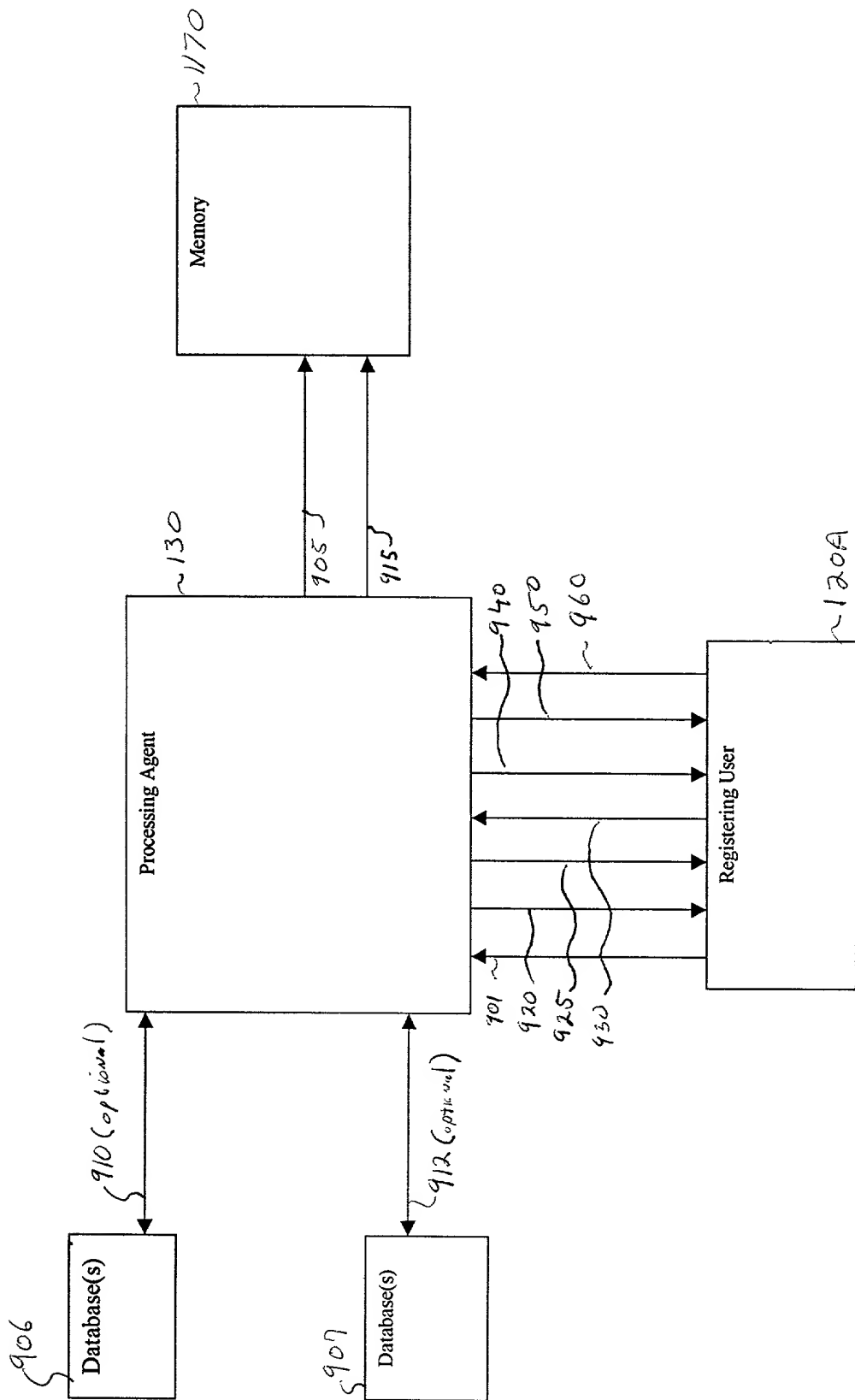


Figure 9

```
graph TD; 1001[Registering User transmits registration information to Processing Agent] --> 1005[Processing Agent receives registration information.]; 1005 --> 1010[Processing Agent verifies that all required registration information has been provided.]; 1010 --> 1015[Processing Agent validates received information identifying the Registering User.]; 1015 --> 1017[Processing Agent validates received DDA number(s) and the information identifying the associated financial institution(s).]; 1017 --> 1020[Processing Agent generates and stores a unique user ID and optionally password.]; 1020 --> 1025[Processing Agent transmits a notice of completed registration, user ID, and password (optional) to the Registering User.];
```

1001 Registering User transmits registration information to Processing Agent

1005 Processing Agent receives registration information.

1010 Processing Agent verifies that all required registration information has been provided.

1015 Processing Agent validates received information identifying the Registering User.

1017 Processing Agent validates received DDA number(s) and the information identifying the associated financial institution(s).

1020 Processing Agent generates and stores a unique user ID and optionally password.

1025 Processing Agent transmits a notice of completed registration, user ID, and password (optional) to the Registering User.

Figure 10A

From step 1010 of Figure 10A

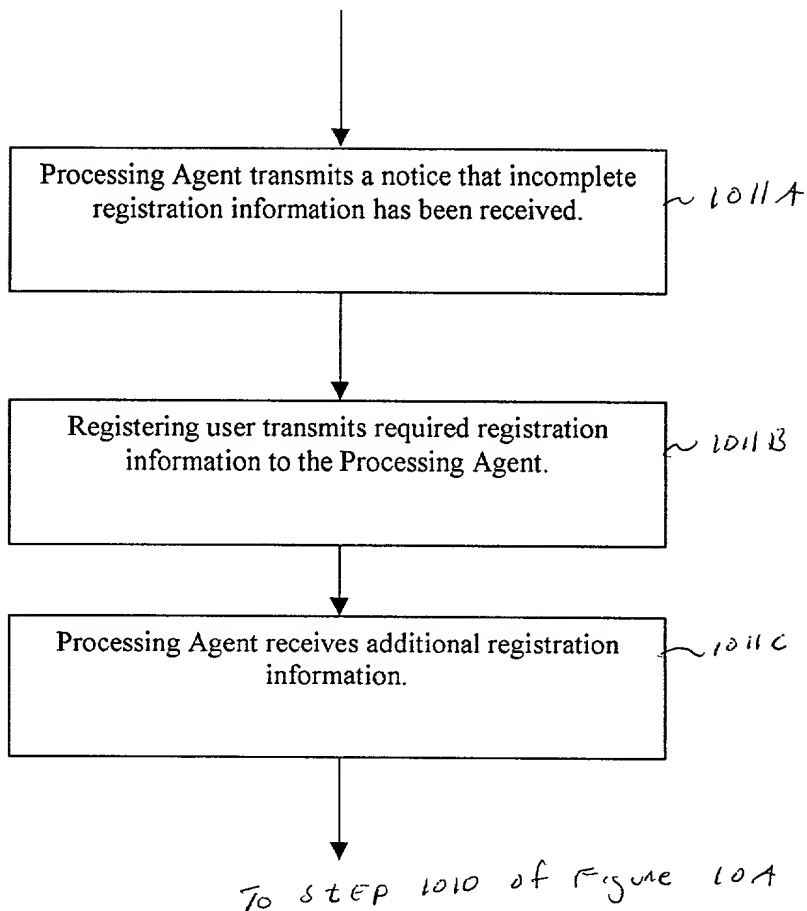


Figure 10B

From step 1015 of Figure 10A

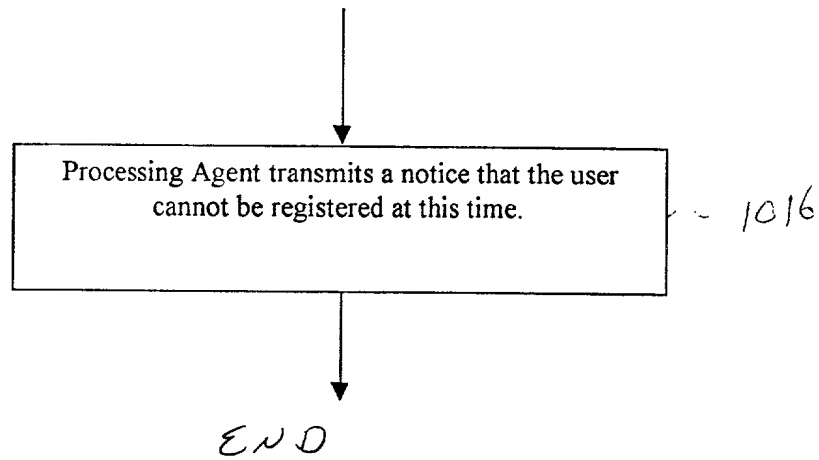
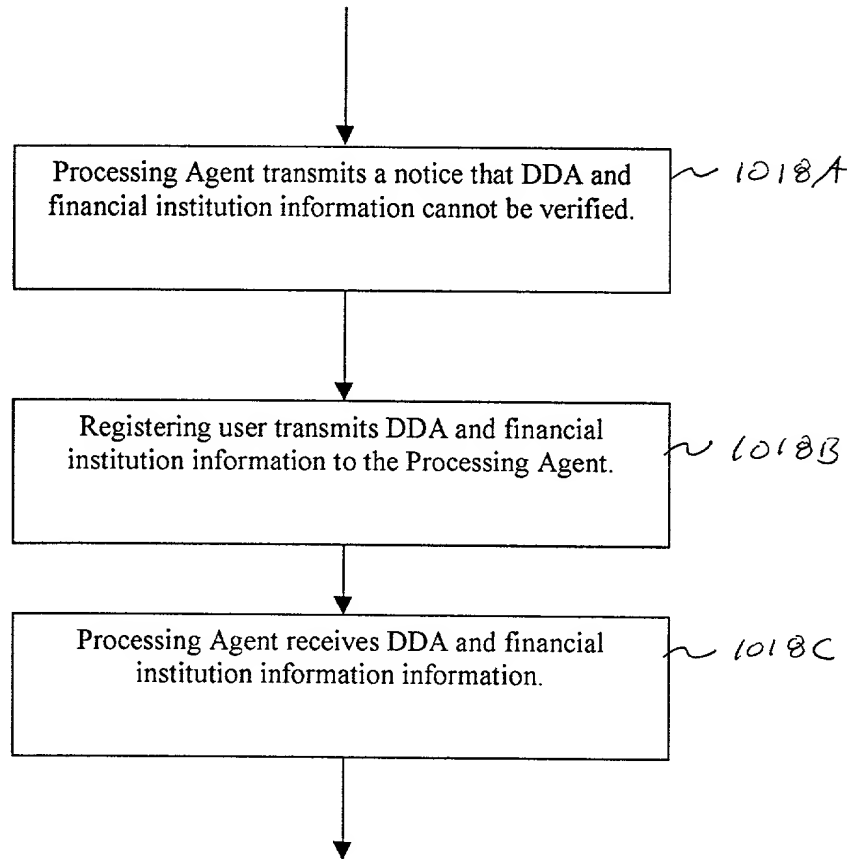


Figure 10C

From Step 1017 of Figure 10A



To Step 1017 of Figure 10A

Figure 10D

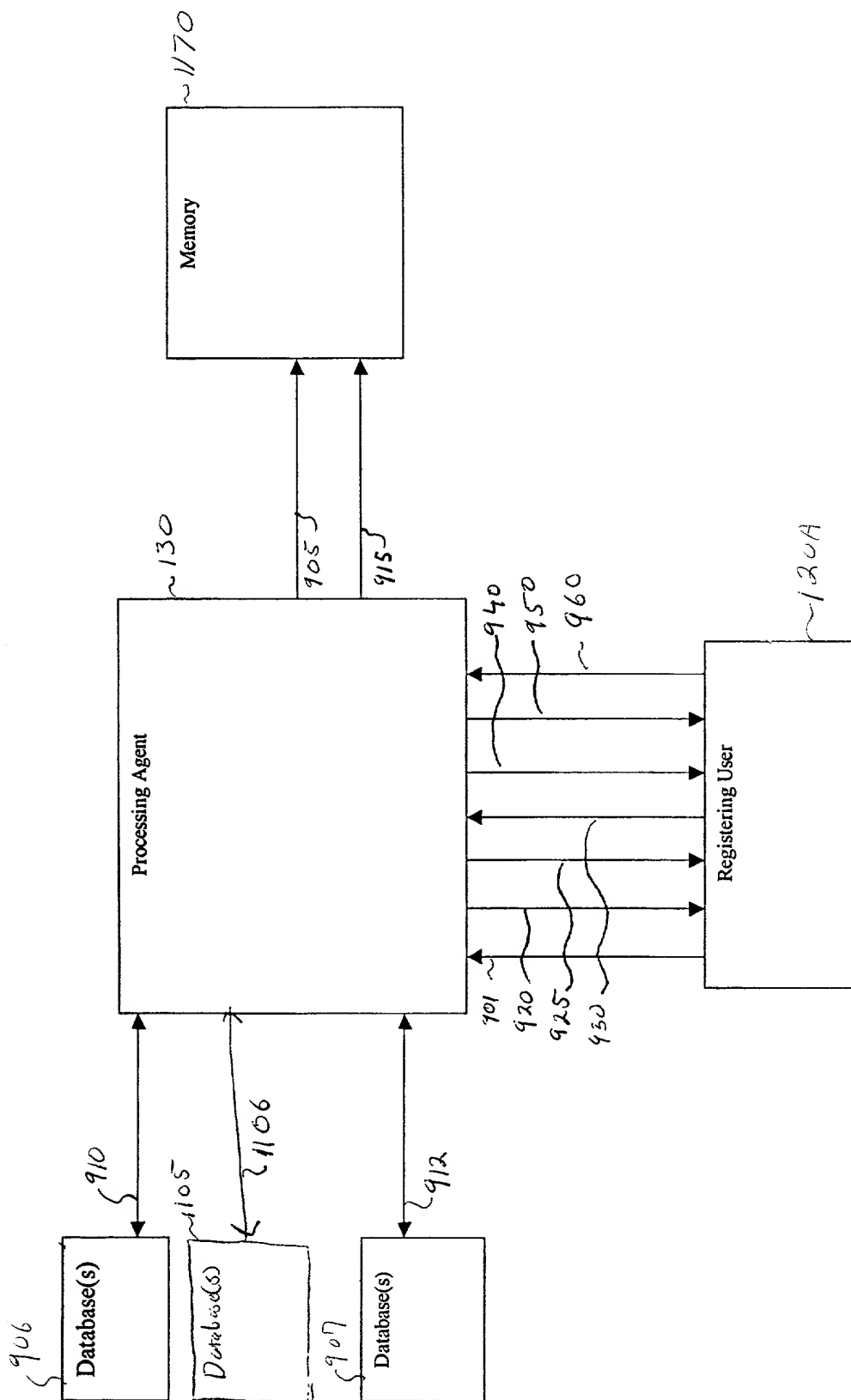


Figure 11

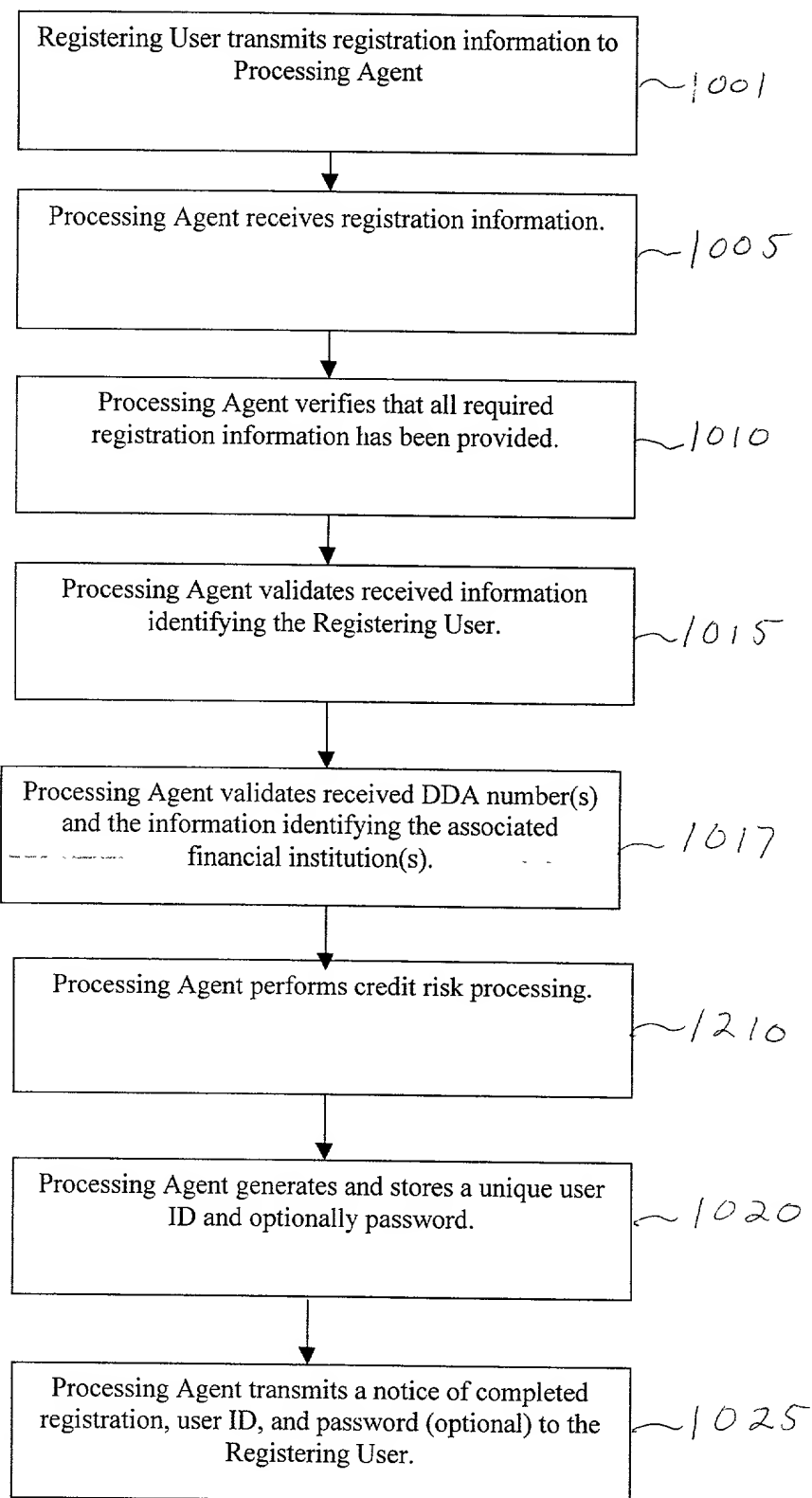


Figure 12

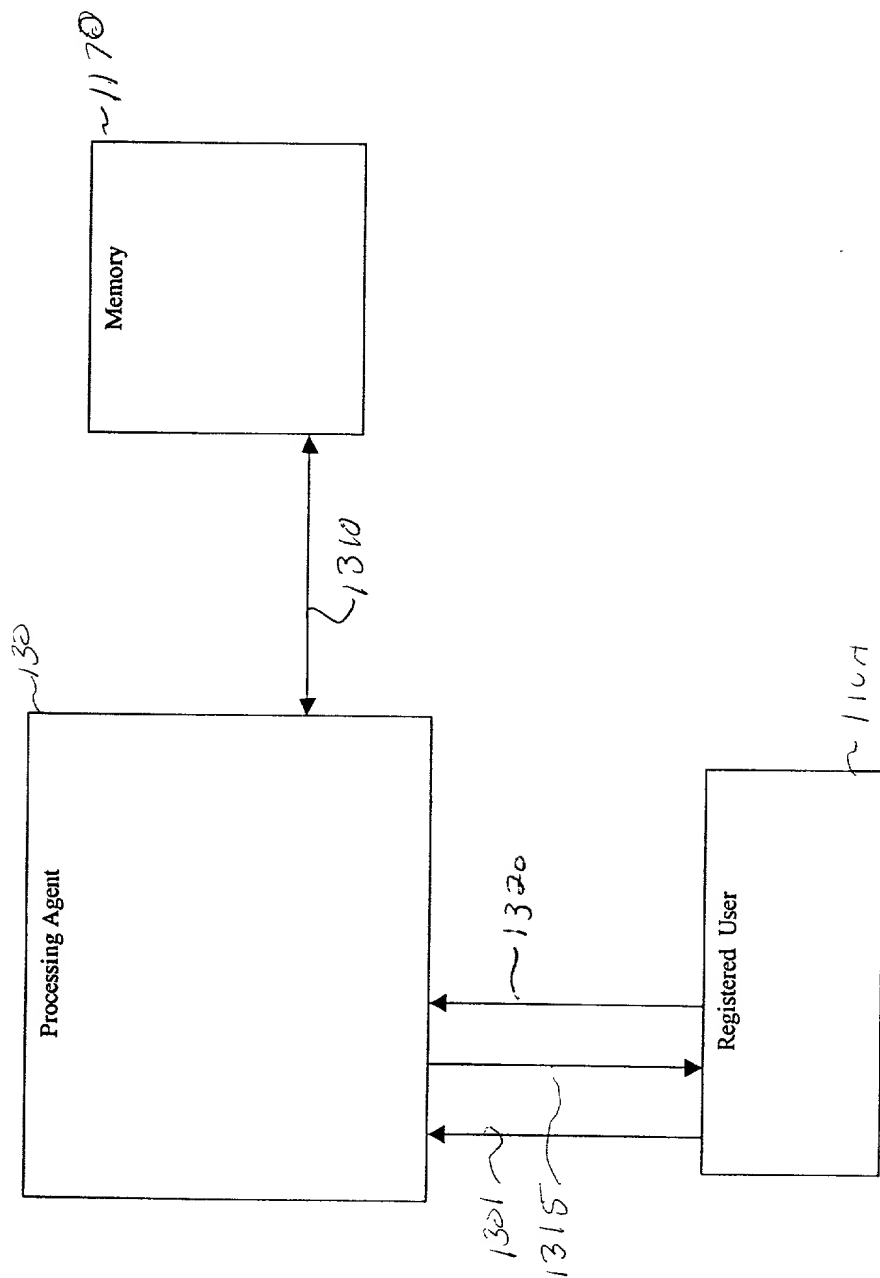


Figure 13

2025-07-07 10:40:00

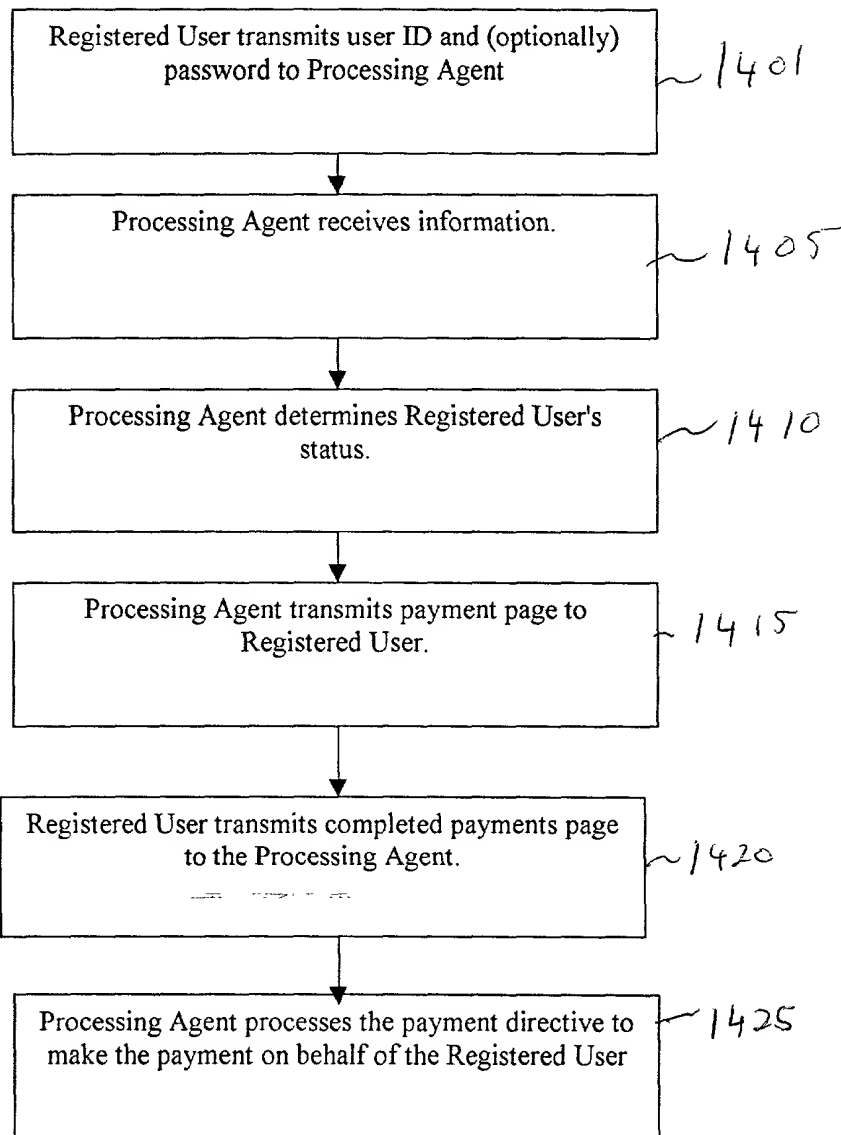


Figure 14

PAYMENT PAGE

Please enter the amount of the payment:

\$

1501

Please enter the name of the payee to whom you wish payment be made on your behalf:

1503

Submit your request:

1510

Figure 15